

Information to identify the case:

Debtor 1	<u>James M. Scioli</u>	Social Security number or ITIN	xxx-xx-1645
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tara J. Scioli</u>	Social Security number or ITIN	xxx-xx-1799
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-26653-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James M. Scioli
dba James M. Scioli Home Improvements

Tara J. Scioli

11/17/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James M. Scioli
 Tara J. Scioli
 Debtors

Case No. 17-26653-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db/jdb	+James M. Scioli, Tara J. Scioli, 228 Haven Ave., Ocean City, NJ 08226-4128
517014231	+Catharine N. King, 78 Marshall Drive, Egg Harbor Township, NJ 08234-6006
517014234	+Fidelity Deposit & Discount Bank, 100 Crosby Parkway, Latonia, KY 41015-4325
517014236	+First Progress Card, PO Box 84010, Columbus, GA 31908-4010
517014239	+Mid America Bank, 9720 SW Hwy., Oak Lawn, IL 60453-3615
517014240	+Midland Funding, 227 W Trade St Ste 1610, Charlotte, NC 28202-1676
517014241	+Nationwide, PO Box 1259, Oaks, PA 19456-1259
517014242	+Nova Care, 4716 Gettysburg Rd., Mechanicsburg, PA 17055-4325
517015852	+Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517014244	+Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
517014247	+Sequium Asset Solution, LLC, 1130 Northchase Parkway Ste. 150, Marietta, GA 30067-6429
517014249	+Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
517014251	+Unifund LLC, 10625 Techwood Cir., Cincinnati, OH 45242-2846
517014252	+Urgent Care Somers Point, 443 Shore Rd #103, Somers Point, NJ 08244-2645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Nov 17 2017 22:33:00	Brian Thomas, Brian Thomas, Esq,
	327 Central Avenue, Suite 103, Linwood, NJ 08221-2026	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2017 22:34:43	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 17 2017 22:34:41	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
517014230	+EDI: CAPITALONE.COM Nov 17 2017 22:33:00	Capital One Bank USA, PO Box 30281,
	Salt Lake City, UT 84130-0281	
517014232	+E-mail/Text: compliance@chaserec.com Nov 17 2017 22:35:11	Chase Receivables,
	1247 Braodway, Sonoma, CA 95476-7503	
517014233	+EDI: RCSFNBMARIN.COM Nov 17 2017 22:33:00	Credit One Bank, 585 Pilot Road,
	Las Vegas, NV 89119-3619	
517014235	+EDI: BLUESTEM Nov 17 2017 22:33:00	Fingerhut / Web Bank, 215 State St Suite 1000,
	Salt Lake City, UT 84111-2336	
517014237	+EDI: RESURGENT.COM Nov 17 2017 22:33:00	LVNV Funding LLC, PO Box 10497,
	Greenville, SC 29603-0497	
517014238	+EDI: MERRICKBANK.COM Nov 17 2017 22:33:00	Merrick Bank Corp, PO Box 5000,
	Draper, UT 84020-5000	
517014243	EDI: PRA.COM Nov 17 2017 22:33:00	Portfolio Recovery Associates, LLC, PO Box 12914,
	Norfolk, VA 23541	
517014245	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 17 2017 22:36:19	Regional ACC,
	1424 E Fire Tower Rd., Greenville, NC 27858-4105	
517014246	+E-mail/Text: jennifer.chacon@spservicing.com Nov 17 2017 22:35:17	Select Portfolio,
	PO Box 65450, Salt Lake City, UT 84165-0450	
517014248	+E-mail/Text: jboehler@shorememorial.org Nov 17 2017 22:35:17	Shore Medical Center,
	100 Medical Center Way, Somers Point, NJ 08244-2300	
517014250	EDI: TFSR.COM Nov 17 2017 22:33:00	Toyota Motor Credit Corporation, PO Box 2958,
	Torrance, CA 90509	
517014253	+EDI: VERIZONEAST.COM Nov 17 2017 22:33:00	Verizon, 500 Technology Dr., Ste. 550,
	Saint Charles, MO 63304-2225	

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Nov 17, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Bruno Bellucci, III on behalf of Debtor James M. Scioli jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
jbonner@belluccilaw.net
Bruno Bellucci, III on behalf of Joint Debtor Tara J. Scioli jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
jbonner@belluccilaw.net
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, in trust
for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed
Certificates, Series 2007-FF2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5